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United States Bankruptcy Court Northern District of Illinois Eastern Division			. 5. 55	Volur	ntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Beckers, Suzanne P.		Name of Joint	Debtor (Spouse) (Last, I	First, Middle):	
All Other Names used by the Debtor in the last 8 years			nes used by the Joint Del ed, maiden, and trade na		ears
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. state all): 1791	No. (if more than one,	Last four digi state all):	s of Soc. Sec./Complete	EIN or other Tax	I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State): 171 Melrose Ave. Elmhurst, IL		Street Addres	s of Joint Debtor (No. &	Street, City, and S	State):
	CODE 60126				ZIP CODE
County of Residence or of the Principal Place of Business: DuPage		County of Res	idence or of the Principa	al Place of Busines	ss:
Mailing Address of Debtor (if different from street address):		Mailing Addre	ess of Joint Debtor (if di	fferent from street	address):
ZIP (CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different f	From street address above):	l			din cont
Type of Debtor	Nature of Bus	iness	Chanta	or of Ronkruptov	ZIP CODE Code Under Which
(Form of Organization)	(Check one box)	IIIC33	_	e Petition is Filed	
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	☐ Health Care Business ☐ Single Asset Real Estat U.S.C. § 101(51B) ☐ Railroad	e as defined in 1	Chapter 7 Chapter 9 Chapter 11		Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	Stockbroker Commodity Broker		☐ Chapter 12 ☐ Chapter 13		Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
check this box and state type of entity below.)	☐ Clearing Bank ☐ Other			Nature of (Check on	
	Tax-Exempt E (Check box, if app □ Debtor is a tax-exempt under Title 26 of the U Code (the Internal Rev	organization Inited States	Debts are print debts, defined \$ 101(8) as "in individual print personal, famil hold purpose."	narily consumer in 11 U.S.C. ncurred by an marily for a lly, or house-	Debts are primarily business debts.
Filing Fee (Check one box)			e box:	Chapter 11 Debto	ors
☑ Full Filing Fee attached			or is a small business del	btor as defined in 1	11 U.S.C. § 101(51D).
☐ Filing Fee to be paid in installments (applicable to indiv	viduals only). Must attach				in 11 U.S.C. § 101(51D).
signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b) S	g that the debtor is				bts (excluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 ind attach signed application for the court's consideration. S	A pla	applicable boxes in is being filed with this ptances of the plan were editors, in accordance w	e solicited prepetiti	on from one or more classes	
Statistical/Administrative Information		or er	editors, in accordance w		ACE IS FOR COURT USE ONLY
 ☑ Debtor estimates that funds will be available for distribile ☐ Debtor estimates that, after any exempt property is exclude expenses paid, there will be no funds available for distribution. 	uded and administrative	s.			
Estimated Number of Creditors					
1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 25,0 10,000 25,000 50,0	001- 50,001- 000 100,000	Over 100,000		
	,000 to \$1 milli sillion \$100 m		☐ More than \$100 mil	llion	
	,000 to \$1 milli sillion \$100 m		☐ More than \$100 mil	llion	

Case 07-21182 Doc 1 Filed 11/12/07 Entered 11/12/07 16:33:23 Desc Main Official Form 1 (04/07) FORM B1, Page 2 Page 2 of 39 **Document** Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Suzanne P. Beckers All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: **NONE** Where Filed: Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE Relationship: District: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. 11/10/2007 Signature of Attorney for Debtor(s) Date 6185842 Gregory J. Martucci Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\mathbf{\Delta}$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. \Box Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately $\mathbf{\Lambda}$ preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)

	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).			
	(Name of landlord that obtained judgment)			
_	(Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

filing of the petition.

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Suzanne P. Beckers
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I	(Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Suzanne P. Beckers Signature of Debtor Suzanne P. Beckers	X Not Applicable (Signature of Foreign Representative)
X Not Applicable Signature of Joint Debtor Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
11/10/2007 Date	Date
Signature of Attorney X Signature of Attorney for Debtor(s) Gregory J. Martucci, 6185842 Printed Name of Attorney for Debtor(s) / Bar No. Law Office of Gregory J. Martucci, P.C. Firm Name 203 E. Irving Park Road Roselle, IL 60172 Address	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer
(630) 980-8333 (630) 980-8404 Telephone Number 11/10/2007 Date	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address X Not Applicable
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Not Applicable	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or
Signature of Authorized Individual Printed Name of Authorized Individual	partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re:	Suzanne P. Beckers	Case No.	
	Debtor		(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court cadismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, and I have a certificate rom the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your pankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

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Official Form 1, Exh. D (10/06) – Cont.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: s/ Suzanne P. Beckers
Suzanne P. Beckers

Date: 11/10/2007

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FORM B6A (10/05)

n re:	Suzanne P. Beckers	Case No.	
	Debtor	,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtor's home 171 Melrose Ave. Elmhurst, IL 60136 ARREARS: \$7,309	Fee Owner		\$ 291,000.00	\$ 354,337.41
	Total	>	\$ 291,000.00	

(Report also on Summary of Schedules.)

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FormB6B (10/05)

n re	Suzanne P. Beckers		Case No.	
		Debtor	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		5.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Community Bank Elmhurst, IL #3011432		500.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Used Furniture		300.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Used Clothing		500.00
7. Furs and jewelry.		Jewelry		100.00
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	х			

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Form B6B-Cont. (10/05)

n re	Suzanne P. Beckers	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Х			
X			
Х			
X			
X			
X			
X			
X			
	2003 Chevrolet Malibu		3,795.00
X			
X			
X			
X			
X			
Х			
Х			
X			
	x x x x x x x x x x x x x x x x x x x	X X X X X X X X X X X X X X X X X X X	X

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Form B6B-Cont. (10/05)

In re	Suzanne P. Beckers	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 5,200.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Official Form 6C (04/07)

In re	Suzanne P. Beckers	Case No.	
	Debtor	(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Chevrolet Malibu	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,395.00	3,795.00
Cash	735 ILCS 5/12-1001(b)	5.00	5.00
Checking Account Community Bank Elmhurst, IL #3011432	735 ILCS 5/12-1001(b)	500.00	500.00
Jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Used Clothing	735 ILCS 5/12-1001(a),(e)	500.00	500.00
Used Furniture	735 ILCS 5/12-1001(b)	300.00	300.00

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Official Form 6D (10/06)

In re	Suzanne P. Beckers	Case No.	
	Debtor	-	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9800555329 The Citi Group/Consumer Finance, Inc. 715 S. Metropolitan Ave. P.O. Box 24330 Oklahoma City, OK 73124-0330			Mortgage Debtor's home 171 Melrose Ave. Elmhurst, IL 60136 ARREARS: \$7,309				354,337.41	63,337.41

continuation sheets attached

Subtotal > (Total of this page)

Total > (Use only on last page)

\$ 354,337.41	\$ 63,337.41
\$ 354,337.41	\$ 63,337.41

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Official Form 6E (04/07)

adjustment.

In re	Suzanne P. Beckers		Case No.	
		Debtor		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of ness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or isehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
_	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

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Official Form 6E (04/07) - Cont.

In re	Suzanne P. Beckers		Case No.	
	CULLINIO I I DOUNCIO	Debtor	 ,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total ➤

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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In re	Suzanne P. Beckers	Case No.
	Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Chlock time box in debter has no e		.0.0	nolding unsecured nonpriority claims to report	011		20110	duic i .
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. TCF9876219037 ACC International 1175 Devin Dr., Ste. 128 Norton Shores, MI 49441			Collector for TCF National Bank				189.77
ACCOUNT NO. 116564980 Advocate Good Samaritan Hospital 3815 Highland Ave. Downers Grove, IL 60515			Medical Bill				2,103.20
ACCOUNT NO. 047029600 Affiliated Credit Service P.O. Box 1329 Rochester, MN 55903			Collector for Target				25.00
ACCOUNT NO. 15594805 American General Finance 219 W. St. Charles Rd. Villa Park, IL 60181-2402			Loan				3,751.10
ACCOUNT NO. 1001459432 Armor Systems Corp. 1700 Kiefer Dr., Ste. 1 Zion, IL 60099			Collector for City of Elmhurst				50.00

7 Continuation sheets attached

Subtotal > \$ 6,119.07

Total > \$

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Official Form 6F (10/06) - Cont	Official	Form	6F	(10/06)) -	Cont
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In re	Suzanne P. Beckers		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1001968140 Armor Systems Corp. 1700 Kiefer Dr., Ste. 1 Zion, IL 60099			Collector for City of Elmhurst				50.00
ACCOUNT NO. 1001968139 Armor Systems Corp. 1700 Kiefer Dr., Ste. 1 Zion, IL 60099			Collector for City of Elmhurst				50.00
ACCOUNT NO. 1001968138 Armor Systems Corp. 1700 Kiefer Dr., Ste. 1 Zion, IL 60099			Collector for City of Elmhurst				50.00
ACCOUNT NO. 1001537732 Armor Systems Corp. 1700 Kiefer Dr., Ste. 1 Zion, IL 60099			Collector for City of Elmhurst				25.00
ACCOUNT NO. 1001310279 Armor Systems Corp. 1700 Kiefer Dr., Ste. 1 Zion, IL 60099			Collector for City of Elmhurst				50.00

Sheet no. $\underline{1}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 225.00

Total > \$

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Official Form 6F (10/06) - Co

In re	Suzanne P. Beckers	Case No.
	Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. APC14414							1,432.56
Associated Pathology Consultants P.O. Box 3680 Peoria, IL 61612-3680	l	•	Medical Bill				·
ACCOUNT NO. 02014934							8,353.17
Calvalry Portfolio Services P.O Box 1017 Hawthorne, NY 10532			Collector for Cygnet - FMAC				,
ACCOUNT NO. 518913101153							1,226.00
CMS Cardworks 101 Woodbury Park West Woodbury, NY 11803			Misc. Credit Card Use				
ACCOUNT NO. 690400							38.40
Dr. Shawn M. Davies 1725 West Harrison St., Ste. 738 Chicago, IL 60612			Medical Bill				
ACCOUNT NO. 326601791			-				649.43
DuPage County Health Department 111 N. County Farm Road Wheaton, IL 60187			Medical Bill				

Sheet no. $\underline{2}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 11,699.56

Total > \$
shedule F.)

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Official Form 6F (10/06) - Cont	Official	Form	6F	(10/06)) -	Cont
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In re	Suzanne P. Beckers	Case No.
	Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 41097502							606.00
Edward Hospital & Health Services P.O. Box 4207 Carol Stream, IL 60197			Medical Bill				
ACCOUNT NO. 58150			-				760.00
Elmhurst Anesthesiologist P.O. Box 87916 Carol Stream, IL 60188-7916			Medical Bill				
ACCOUNT NO. 001-42198			-				675.00
Elmhurst Emergency Medical Services P.O. Box 366 Hinsdale, IL 60522			Medical Bill				
ACCOUNT NO. 1744473			-				900.00
Elmhurst Memorial Hospital 75 Remittance Dr., Ste. 6383 Chicago, IL 60675-6383			Medical Bill				
ACCOUNT NO. 1744025							332.80
Elmhurst Memorial Hospital 75 Remittance Dr. Ste. 6383 Chicago, IL 60675-6383			Medical Bill				

Sheet no. $\underline{3}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 3,273.80

Total > \$
chedule F.)

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Official	Form	6F	(10/06)	-	Cont.
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In re	Suzanne P. Beckers	Case No.
	Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR	ENT	ΞD		AMOUNT OF
	HUSE	CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	CLAIM
						334.32
		Medical Bill				
						7.82
		Medical Bill				
						106.22
		Medical Bill				
						2,684.00
		Medical Bill				
						1,295.86
		Misc. Credit Card Use				
			Medical Bill Medical Bill Medical Bill			

Sheet no. $\underline{4}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 4,428.22 \$

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Official Form 6F (10/06) - Cont	Official	Form	6F	(10/06)) -	Cont
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In re	Suzanne P. Beckers		Case No.	
		Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. BG2207							0.00
Medical Business Bureau, LLC 1175 Devin Dr., Ste. 171 Norton Shores, MI 49441			Collector for Elmhurst Emergency Medical Services				
ACCOUNT NO. 861-1-0003507298							234.00
Midwest Diagnostic Pathology, SC 75 Remittance Dr., Ste. 3070 Chicago, IL 60675-3070	l		Medical Bill				
ACCOUNT NO. 1504							376.38
Midwest Digestive Disease Specialists 360 W. Butterfield, Rd., Ste. 280 Elmhurst, IL 60126			Medical Bill				
ACCOUNT NO. 5471536							328.00
MRSI 2250 E. Devon, Ste. 352 Des Plaines, IL 60018			Collector for Good Samaritan Hospital				
ACCOUNT NO. 5490835							157.00
MRSI 2250 E. Devon, Ste. 352 Des Plaines, IL 60018			Collector for Good Samaritan Hospital				

Sheet no. $\underline{5}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 1,095.38 \$

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In re	Suzanne P. Beckers		Case No.
		Debtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 590991160							117.00
NCO Financial P.O. Box 41614 Philadelpia, PA 19101			Collector for Dr. Ozog				
ACCOUNT NO.							3,000.00
Northland Credit Control 3617 Vera Cruz Ave. North Minneapolis, MN 55422-2097			Collector for daughter's student loan from St. Mary's University				
ACCOUNT NO.							279.20
Northwest Collectors 3601 Algonquin Rd., Ste. 232 Rolling Meadows, IL 60008-3106			Collector for Dr. Janevicius				
ACCOUNT NO. 4487204151							290.76
Quest Diagnostics P.O. Box 64804 Baltimore, MD 21264 4804			Medical Bill				
ACCOUNT NO.			-				383.00
R-P-W Obstetrics & Gynecology, S.C. 360 W. Butterfield Rd., Ste. 250 Elmhurst, IL 60126			Medical Bill				

Sheet no. $\underline{6}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 4,069.96 \$

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Official Form 6F (10/06) - Cont	Official	Form	6F	(10/06)) -	Cont
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In re	Suzanne P. Beckers	Case No.
	Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Chect)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 122719							5.00
Rush University Medical Center 75 Remittance Dr., Dept. 1611 Chicago, IL 60675-1611			Medical Bill				
ACCOUNT NO. 11517720						Х	421.00
Superior Asset Management P.O. Box 4339 Fort Walton Beach, FL 32549			Collector for TMobile				
ACCOUNT NO. 8430760							39.00
United Collect Bureau, Inc. 5620 Southwyck Blvd. Toledo, OH 43614			Collector for University Pathologists				

Sheet no. $\underline{7}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 465.00

Total > \$ 31,375.99

hedule F.)

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Form B6G (10/05)

10/03)			
n re:	Suzanne P. Beckers	Case No.	
	Debtor		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form E	36H	Document	Page 23 of 39	
(10/05))			
In re:	Suzanne P. Beckers		Case No.	
		Debtor		(If known)
		SCHEDULE H	- CODEBTORS	
Ţ	Check this box if debtor has no co	odebtors.		

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NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 07-21182 Doc 1 Filed 11/12/07 Entered 11/12/07 16:33:23 Desc Main Document Page 24 of 39 Official Form 6I (10/06)

In re	Suzanne P. Beckers	Case No.	
	Debtor	-	(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a

Debtor's Marital Status: Single	DEPENDENTS OF	DEBTOR AND	SPOUSE	
J	RELATIONSHIP(S):	AGE(S):		
	Daughter			20
Employment:	DEBTOR		SPOUSE	
Occupation	Computer Programer			
Name of Employer	S&S Automotive			
How long employed	11 Months			
Address of Employer	740 N. Larch Elmhurst, II 60126			
INCOME: (Estimate of a case file	average or projected monthly income at time d)		DEBTOR	SPOUSE
Monthly gross wages, (Prorate if not paid)	salary, and commissions monthly.)	\$	5,034.63	\$
2. Estimate monthly over	rtime	\$	0.00	\$
3. SUBTOTAL		\$	5.034.63	\$
4. LESS PAYROLL DEI	DUCTIONS			·
a. Payroll taxes and	d social security	\$	1,230.53	\$
b. Insurance		\$	100.00	\$
c. Union dues		\$	0.00	\$
d. Other (Specify)	Dental Insurance	\$	21.00	\$
	Direct Deposit Fee	\$	1.00	\$
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	1,352.53	\$
6. TOTAL NET MONTH	ILY TAKE HOME PAY	\$	3,682.10	\$
7. Regular income from	operation of business or profession or farm	<u> </u>		
(Attach detailed sta	atement)	\$		\$
8. Income from real prop	perty	\$	0.00	\$
9. Interest and dividends		\$	0.00	\$
	e or support payments payable to the debtor for the to dependents listed above.	\$	0.00	\$
· ·	ner government assistance	\$	0.00	\$
12. Pension or retiremen			0.00	\$ \$
13. Other monthly incom	ne		0.00	
(Specify)		\$	0.00	\$
14. SUBTOTAL OF LIN	ES 7 THROUGH 13	\$	0.00	\$
15. AVERAGE MONTH	LY INCOME (Add amounts shown on lines 6 and 14)	\$	3,682.10	\$
	AGE MONTHLY INCOME: (Combine column totals		\$ 3,682.	10
	inly one debtor repeat total reported on line 15) se or decrease in income reasonably anticipated to occur within	Statistical S	Summary of Certain Lia	dules and, if applicable abilities and Related Da nent.:

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Official Form 6J (10/06)

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

^{In re} Suzanne P. Beckers		Case No.	
' <u>'</u>	Debtor	•	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 0.00 a. Are real estate taxes included? Yes Yes b. Is property insurance included? 2. Utilities: a. Electricity and heating fuel \$ 200.00 b. Water and sewer \$ 0.00 c. Telephone \$ 250.00 d. Other \$ 0.00 3. Home maintenance (repairs and upkeep) \$ 0.00 4. Food \$ 400.00 5. Clothing 150.00 6. Laundry and dry cleaning \$ 30.00 7. Medical and dental expenses 300.00 \$ 8. Transportation (not including car payments) 300.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 74.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's \$ 15.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 150.00 0.00 e. Other \$ 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ a. Auto 0.00 b. Other Courts Plus \$ 54.00 \$ Curves 40.00 \$ 94.79 Daughter's Health Insurance Student Loan 100.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 \$ 1,300.00 17. Other Allocation for Rent Daughter's College Tuition \$ 125.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and. \$ 3,582.79 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I 3,682.10

\$

3,582.79

99.31

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Official Form 6 - Summary (10/06)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Suzanne P. Beckers		ī	Case No.	
	Debtor	,		Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 291,000.00		
B - Personal Property	YES	3	\$ 5,200.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 354.337.41	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 31.375.99	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,682.10
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3.582.79
тот	AL	20	\$ 296,200.00	\$ 385,713.40	

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Official Form 6 - Declaration (10/06)

In re	Suzanne P. Beckers	_ Case No.	
	Debtor		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>22</u> sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date:	11/10/2007	Signature: s/ Suzanne P. Beckers	
		Suzanne P. Beckers	
		Debtor	
		[If joint case, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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Official Form 7 (04/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

Suzanne P. Beckers	Debtor	Case No(If known)				
	STATEMENT OF FIN	ANCIAL AFFAIRS				
1. Income from	employment or operation of busine	ess				
the debtor's business beginning of this cale two years immediate the basis of a fiscal r of the debtor's fiscal under chapter 12 or of	s, including part-time activities either as an e endar year to the date this case was commentably preceding this calendar year. (A debtor the ather than a calendar year may report fiscal year.) If a joint petition is filed, state income	employment, trade, or profession, or from operation of employee or in independent trade or business, from the need. State also the gross amounts received during the nat maintains, or has maintained, financial records on year income. Identify the beginning and ending dates for each spouse separately. (Married debtors filing es whether or not a joint petition is filed, unless the				
AMOUNT	SOURCE	FISCAL YEAR PERIOD				
40,806.00						
79,382.00	2006 Employment					
45,180.92	2007 Employment					
2. Income other	2. Income other than from employment or operation of business					
profession, or operat commencement of the spouse separately.	income received by the debtor other than fro ion of the debtor's business during the two y his case. Give particulars. If a joint petition in Married debtors filing under chapter 12 or chapter or not a joint petition is filed, unless the sponsor	rears immediately preceding the is filed, state income for each napter 13 must state income for				
AMOUNT	SOURCE	FISCAL YEAR PERIO				
6,384.00	2005 Unemployment	•				
3. Payments to	creditors					
Complete a. or b., a	s appropriate, and c.					
=		st all payments on loans, installment purchases of 0 days immediately preceding the commencement				

goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT
PAYMENTS PAID STILL OWING

NAME AND ADDRESS OF CREDITOR

None

 $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR AMOUNT PAYMENTS/ VALUE OF STILL TRANSFERS TRANSFERS OWING

None

 $\mathbf{\Delta}$

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT
AND RELATIONSHIP TO DEBTOR PAYMENTS AMOUNT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

DATE OF

AND VALUE OF

BENEFIT PROPERTY

PROPERTY

5. Repossessions, foreclosures and returns

None

 $\mathbf{\Lambda}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

 $\mathbf{\Lambda}$

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

DATE OF NAME AND ADDRESS ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \square

NAME AND ADDRESS DESCRIPTION OF COURT DATE OF AND VALUE OF CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None

 $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **RELATIONSHIP DESCRIPTION** OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

3

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND. IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT. AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR

8/07 - 11/07

Law Office of Gregory J. Martucci, PC 203 E. Irving Park Road

Roselle, IL 60172

OF PROPERTY 1,500.00 + Costs

10. Other transfers

None

 $\mathbf{\Lambda}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY NAME AND ADDRESS OF TRANSFEREE. TRANSFERRED RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED

None

M

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

Community Bank Savings Account 0.00 Elmhurst, IL 60126 #1118 1/07 6.000.00

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

Chase Bank Self Paperwork

Elmhurst, IL 60126

13. Setoffs

None

abla

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None

abla

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

Ø

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

abla

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

6

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

 \square

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

 $\mathbf{\Lambda}$

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

 $\mathbf{\Lambda}$

NAME AND ADDRESS DOCKET NUMBER STATUS OR
OF GOVERNMENTAL UNIT DISPOSITION

BEGINNING AND ENDING

DATES

18. Nature, location and name of business

Ν	lo	n	e
		г	_

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NATURE OF BUSINESS

LAST FOUR DIGITS OF SOC. SEC. NO./

NAME COMPLETE EIN OR
OTHER TAXPAYER

I.D. NO.

Top Tek Solutions 171 Melrose Ave. Computer 01/01/1997 Elmhurst, IL 60126 Programming 01/01/2004

ADDRESS

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None ✓

NAME ADDRESS

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	11/10/2007	Signature	s/ Suzanne P. Beckers	
		of Debtor	Suzanne P. Beckers	

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

Debtor DISCLOSURE OF COMPENSATION OF AT FOR DEBTOR	ve-named debtor(s)	
DISCLOSURE OF COMPENSATION OF AT	TORNEY	
	ve-named debtor(s)	
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:		
For legal services, I have agreed to accept	\$	1,500.00
Prior to the filing of this statement I have received	\$	1,500.00
Balance Due	\$	0.00
2. The source of compensation paid to me was:		
☑ Debtor ☐ Other (specify)		
3. The source of compensation to be paid to me is:		
☐ Debtor ☐ Other (specify)		
 I have not agreed to share the above-disclosed compensation with any other person unless they a of my law firm. 	are members and associ	ates
 I have agreed to share the above-disclosed compensation with a person or persons who are not m my law firm. A copy of the agreement, together with a list of the names of the people sharing in the attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrupte including: 	e compensation, is	f
 a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining wheth a petition in bankruptcy; 	her to file	
b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be requi	ired;	
c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn	ned hearings thereof;	
d) [Other provisions as needed] None		
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:		
Adversary Proceedings		
CERTIFICATION		
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me representation of the debtor(s) in this bankruptcy proceeding.	for	
Dated: <u>11/10/2007</u>		
Gregory J. Martucci, Bar No. 618	35842	

Law Office of Gregory J. Martucci, P.C.

Attorney for Debtor(s)

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gregory J. Martucci		11/10/2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Law Office of Gregory J. Martucci, P.C. 203 E. Irving Park Road Roselle, IL 60172		
(630) 980-8333		
	Certificate of the Debtor	
I, the debtor, affirm that I have received and re	ead this notice.	
Suzanne P. Beckers	Xs/ Suzanne P. Beckers	11/10/2007
Printed Name of Debtor	Suzanne P. Beckers	
	Signature of Debtor	Date
Case No. (if known)	<u></u>	

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	e Suzanne P. Beckers		Case No.	
	Debtor	 ,	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,682.10
Average Expenses (from Schedule J, Line 18)	\$ 3,582.79
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,034.63

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$63,337.41
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$31,375.99
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$94,713.40

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Suzanne P. Beckers

Case No.

Debtor.

Chapter 13

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$5,034.63
Five months ago	\$ <u>4,969.25</u>
Four months ago	\$3,465.41
Three months ago	\$ <u>1,307.00</u>
Two months ago	\$5,100.00
Last month	\$5,034.63
Income from other sources	\$0.00
Total net income for six months preceding filing	\$ 24,910.92
Average Monthly Net Income	\$ <u>4,151.82</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated.	11/10/2007	_
		s/ Suzanne P. Beckers
		Suzanne P. Beckers
		Debtor